

**UNITED STATES BANKRUPTCY COURT**

District of New Jersey  
402 East State Street  
Trenton, NJ 08608

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Case No.: 19–20291–MBK  
Chapter: 13  
Judge: Michael B. Kaplan

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Gary Stilwell Sr.  
27 Fennel Ct  
Manchester Township, NJ 08759

Amy Stilwell  
aka Amy Rosenfeld  
27 Fennel Ct  
Manchester Township, NJ 08759

Social Security No.:  
xxx–xx–9524

xxx–xx–1382

Employer's Tax I.D. No.:

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**NOTICE OF HEARING ON CONFIRMATION OF PLAN**

Date: 7/23/19  
Time: 10:00 AM  
Location: Courtroom 8, Clarkson S. Fisher, U.S. Courthouse, 402 E. State St., Trenton, NJ 08608–1507

An objection to confirmation of the plan, including any motions referenced therein to avoid judicial liens under 11 USC section 522(f) and/or to avoid liens and reclassify claims in whole or in part, shall be filed and served seven days before confirmation. Filing a motion for relief from the automatic stay will not be considered an objection to the confirmation.

**If, at the confirmation hearing, it is determined that the debtor's plan is not confirmable, the case may be dismissed or converted.**

A copy of the Plan will follow this notice.

Dated: May 22, 2019  
JAN: wdr

Jeanne Naughton  
Clerk, U. S. Bankruptcy Court

**Certificate of Notice Page 2 of 4**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Gary Stilwell, Sr.  
 Amy Stilwell  
 Debtors

Case No. 19-20291-MBK  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-3

User: admin  
 Form ID: 132

Page 1 of 3  
 Total Noticed: 90

Date Rcvd: May 22, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 24, 2019.

db/jdb +Gary Stilwell, Sr., Amy Stilwell, 27 Fennel Ct, Manchester Township, NJ 08759-5171  
 518258835 +Amex, Po Box 297871, Fort Lauderdale, FL 33329-7871  
 518258834 +Amex, Correspondence/Bankruptcy, Po Box 981540, El Paso, TX 79998-1540  
 518258837 +BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238  
 (address filed with court: Bank Of America, Po Box 982238, El Paso, TX 79998)  
 518258836 +Bank Of America, 4909 Savarese Circle, Fll-908-01-50, Tampa, FL 33634-2413  
 518258841 +Chase Card Services, Po Box 15298, Wilmington, DE 19850-5298  
 518258840 +Chase Card Services, Attn: Bankruptcy, Po Box 15298, Wilmington, DE 19850-5298  
 518258843 +Citi/Sears, Po Box 6217, Sioux Falls, SD 57117-6217  
 518258842 +Citi/Sears, Citibank/Centralized Bankruptcy, Po Box 790034, St Louis, MO 63179-0034  
 518258845 +Citibank, Po Box 6217, Sioux Falls, SD 57117-6217  
 518258844 +Citibank, Attn: Recovery/Centralized Bankruptcy, Po Box 790034, St Louis, MO 63179-0034  
 518258847 +Citibank/Best Buy, Po Box 6497, Sioux Falls, SD 57117-6497  
 518258846 +Citibank/Best Buy, Attn: Bankruptcy, Po Box 790441, St. Louis, MO 63179-0441  
 518258849 +Citibank/Sunoco, Po Box 6497, Sioux Falls, SD 57117-6497  
 518258848 +Citibank/Sunoco, Citibank Corp/Centralized Bankruptcy, Po Box 6407,  
 Sioux Falls, SD 57117-6407  
 518258851 +Citibank/The Home Depot, Po Box 6497, Sioux Falls, SD 57117-6497  
 518258850 +Citibank/The Home Depot, Attn: Recovery/Centralized Bankruptcy, Po Box 790034,  
 St Louis, MO 63179-0034  
 518258862 Comenitycapital/hgsdis, Attn: Bankruptcy Dept, Po Box 18215, Columbus, OH 43218  
 518258868 +Department Store National Bank/Macy's, Attn: Bankruptcy, 9111 Duke Boulevard,  
 Mason, OH 45040-8999  
 518258869 +Department Store National Bank/Macy's, Po Box 8218, Mason, OH 45040-8218  
 518258873 +Dsnb Bloomingdales, 9111 Duke Blvd, Mason, OH 45040-8999  
 518258872 +Dsnb Bloomingdales, Attn: Recovery 'Bk', Po Box 9111, Mason, OH 45040  
 518258875 +Kohls/Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285  
 518258879 +Monmouth County Postal, 171 Broad St, Red Bank, NJ 07701-2099  
 518258880 +Navient, Attn: Bankruptcy, Po Box 9000, Wiles-Barr, PA 18773-9000  
 518258889 +PNC Bank, Po Box 3180, Pittsburgh, PA 15230-3180  
 518258887 +PNC Bank, Attn: Bankruptcy Department, Po Box 94982: Mailstop Br-Yb58-01-5,  
 Cleveland, OH 44101-4982  
 518258888 +Pnc Bank, 2730 Liberty Ave, Pittsburgh, PA 15222-4747  
 518258886 +Pnc Bank, Attn: Bankruptcy Department, Po Box 94982: Ms: Br-Yb58-01-5,  
 Cleveland, OH 44101-4982  
 518258892 +State of New Jersey, Division of Taxation, PO Box 245, Trenton, NJ 08602-0245  
 518258900 +Synch/Lord & Taylor, Po Box 30253, Salt Lake City, UT 84130-0253  
 518258919 +Tnb-Visa (TV) / Target, C/O Financial & Retail Services, Mailstop BV PO Box 9475,  
 Minneapolis, MN 55440-9475  
 518258920 +Tnb-Visa (TV) / Target, Po Box 673, Minneapolis, MN 55440-0673

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
 smg E-mail/Text: usanj.njbankr@usdoj.gov May 23 2019 00:15:00 U.S. Attorney, 970 Broad St.,  
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov May 23 2019 00:14:56 United States Trustee,  
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
 Newark, NJ 07102-5235  
 518258839 +E-mail/PDF: AIS.cocard.ebn@americaninfosource.com May 23 2019 00:17:13 Capital One,  
 Po Box 30281, Salt Lake City, UT 84130-0281  
 518258838 +E-mail/PDF: AIS.cocard.ebn@americaninfosource.com May 23 2019 00:17:13 Capital One,  
 Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285  
 518258853 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM May 23 2019 00:14:43 Comenity Bank/Ann Taylor,  
 Po Box 182789, Columbus, OH 43218-2789  
 518258852 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM May 23 2019 00:14:43 Comenity Bank/Ann Taylor,  
 Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125  
 518258855 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM May 23 2019 00:14:43 Comenity Capital Bank/HSN,  
 Po Box 182120, Columbus, OH 43218-2120  
 518258854 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM May 23 2019 00:14:43 Comenity Capital Bank/HSN,  
 Attn: Bankruptcy Dept, Po Box 182125, Columbus, OH 43218-2125  
 518258857 +E-mail/PDF: gecsedirecoverycorp.com May 23 2019 00:17:31 Comenity/MPRC, Po Box 965007,  
 Orlando, FL 32896-5007  
 518258856 +E-mail/PDF: gecsedirecoverycorp.com May 23 2019 00:17:31 Comenity/MPRC,  
 Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060  
 518258860 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM May 23 2019 00:14:44 ComenityCapital/Bosco,  
 Attn: Bankruptcy Dept, Po Box 182125, Columbus, OH 43218-2125  
 518258861 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM May 23 2019 00:14:44 ComenityCapital/Bosco,  
 Po Box 182120, Columbus, OH 43218-2120  
 518258858 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM May 23 2019 00:14:44 Comenitybank/trwrds,  
 Attn: Bankruptcy Dept, Po Box 182125, Columbus, OH 43218-2125  
 518258859 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM May 23 2019 00:14:44 Comenitybank/trwrds,  
 Po Box 182789, Columbus, OH 43218-2789  
 518258863 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM May 23 2019 00:14:44 Comenitycapital/hgsdis,  
 Po Box 182120, Columbus, OH 43218-2120

District/off: 0312-3

User: admin  
Form ID: 132

Page 2 of 3  
Total Noticed: 90

Date Rcvd: May 22, 2019

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

518258865	+E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM May 23 2019 00:14:45	Comenitycapital/zlotlt, Po Box 182120, Columbus, OH 43218-2120
518258864	+E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM May 23 2019 00:14:44	Comenitycapital/zlotlt, Attn: Bankruptcy Dept, Po Box 182125, Columbus, OH 43218-2125
518258870	E-mail/Text: mrdiscen@discover.com May 23 2019 00:14:07	Discover Financial, Attn: Bankruptcy Department, Po Box 15316, Wilmington, DE 19850
518258871	E-mail/Text: mrdiscen@discover.com May 23 2019 00:14:07	Discover Financial, Po Box 15316, Wilmington, DE 19850
518258867	+E-mail/PDF: pa_dc_ed@navient.com May 23 2019 00:17:17	Dept of Ed / Navient, Po Box 9635, Wilkes Barre, PA 18773-9635
518258866	+E-mail/PDF: pa_dc_ed@navient.com May 23 2019 00:17:39	Dept of Ed / Navient, Attn: Claims Dept, Po Box 9635, Wilkes Barr, PA 18773-9635
518258874	E-mail/Text: cio.bncmail@irs.gov May 23 2019 00:14:25	Internal Service Revenue, PO Box 7346, Philadelphia, PA 19101-7346
518258876	+E-mail/Text: bncnotices@becket-lee.com May 23 2019 00:14:13	Kohls/Capital One, Po Box 3115, Milwaukee, WI 53201-3115
518258878	E-mail/Text: camanagement@mtb.com May 23 2019 00:14:35	M&T Credit Services, 1 Fountain Plz Fl 4, Buffalo, NY 14203
518258877	E-mail/Text: camanagement@mtb.com May 23 2019 00:14:35	M&T Credit Services, Attn: Bankruptcy, Po Box 1288, Buffalo, NY 14240
518258881	+E-mail/PDF: pa_dc_claims@navient.com May 23 2019 00:17:40	Navient, Po Box 9655, Wilkes Barre, PA 18773-9655
518258882	+E-mail/Text: bnc@nordstrom.com May 23 2019 00:14:19	Nordstrom FSB, Attn: Bankruptcy, Po Box 6555, Englewood, CO 80155-6555
518258883	+E-mail/Text: bnc@nordstrom.com May 23 2019 00:14:18	Nordstrom FSB, 13531 E Caley Ave, Englewood, CO 80111-6505
518258885	+E-mail/Text: Bankruptcy@pinnaclefcu.com May 23 2019 00:14:34	Pinnacle Fed Cr Un, 135 Raritan Center, Edison, NJ 08837-3645
518258884	+E-mail/Text: Bankruptcy@pinnaclefcu.com May 23 2019 00:14:34	Pinnacle Fed Cr Un, 135 Raritan Center Pkwy, Edison, NJ 08837-3645
518258890	+E-mail/Text: bankruptcyteam@quickenloans.com May 23 2019 00:15:21	Quicken Loans, Attn: Bankruptcy, 1050 Woodward Avenue, Detroit, MI 48226-1906
518258891	+E-mail/Text: bankruptcyteam@quickenloans.com May 23 2019 00:15:21	Quicken Loans, 1050 Woodward Ave, Detroit, MI 48226-1906
518258893	+E-mail/PDF: gecsed@recoverycorp.com May 23 2019 00:17:32	Syncb Bank/American Eagle, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
518258894	+E-mail/PDF: gecsed@recoverycorp.com May 23 2019 00:17:08	Syncb Bank/American Eagle, Po Box 965005, Orlando, FL 32896-5005
518258898	+E-mail/PDF: gecsed@recoverycorp.com May 23 2019 00:16:47	Syncb/Jewelry TV, Po Box 965036, Orlando, FL 32896-5036
518258897	+E-mail/PDF: gecsed@recoverycorp.com May 23 2019 00:17:07	Syncb/Jewelry TV, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
518258899	+E-mail/PDF: gecsed@recoverycorp.com May 23 2019 00:16:45	Syncb/Lord & Taylor, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
518258895	+E-mail/PDF: gecsed@recoverycorp.com May 23 2019 00:17:08	Syncb/car Care Mavis T, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
518258896	+E-mail/PDF: gecsed@recoverycorp.com May 23 2019 00:16:45	Syncb/car Care Mavis T, C/o Po Box 965036, Orlando, FL 32896-0001
518258901	+E-mail/PDF: gecsed@recoverycorp.com May 23 2019 00:17:07	Synchrony Bank, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
518258902	+E-mail/PDF: gecsed@recoverycorp.com May 23 2019 00:17:09	Synchrony Bank, Po Box 965005, Orlando, FL 32896-5005
518258903	+E-mail/PDF: gecsed@recoverycorp.com May 23 2019 00:17:08	Synchrony Bank/Banana Republic, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
518258904	+E-mail/PDF: gecsed@recoverycorp.com May 23 2019 00:17:07	Synchrony Bank/Banana Republic, Po Box 965005, Orlando, FL 32896-5005
518258905	+E-mail/PDF: gecsed@recoverycorp.com May 23 2019 00:16:45	Synchrony Bank/Care Credit, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
518258906	+E-mail/PDF: gecsed@recoverycorp.com May 23 2019 00:17:07	Synchrony Bank/Care Credit, P.o. Box 965005, Orlando, FL 32896-5005
518258907	+E-mail/PDF: gecsed@recoverycorp.com May 23 2019 00:17:08	Synchrony Bank/Lowes, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
518258908	+E-mail/PDF: gecsed@recoverycorp.com May 23 2019 00:16:45	Synchrony Bank/Lowes, Po Box 965005, Orlando, FL 32896-5005
518258909	+E-mail/PDF: gecsed@recoverycorp.com May 23 2019 00:16:45	Synchrony Bank/PC Richard, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
518258910	+E-mail/PDF: gecsed@recoverycorp.com May 23 2019 00:17:32	Synchrony Bank/PC Richard, C/o Po Box 965036, Orlando, FL 32896-0001
518258911	+E-mail/PDF: gecsed@recoverycorp.com May 23 2019 00:16:45	Synchrony Bank/QVC, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
518258912	+E-mail/PDF: gecsed@recoverycorp.com May 23 2019 00:17:08	Synchrony Bank/QVC, Po Box 965005, Orlando, FL 32896-5005
518258913	+E-mail/PDF: gecsed@recoverycorp.com May 23 2019 00:16:45	Synchrony Bank/ShopNBC, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
518258914	+E-mail/PDF: gecsed@recoverycorp.com May 23 2019 00:17:32	Synchrony Bank/ShopNBC, Po Box 965005, Orlando, FL 32896-5005
518258915	+E-mail/PDF: gecsed@recoverycorp.com May 23 2019 00:17:32	Synchrony Bank/TJX, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060

District/off: 0312-3

User: admin  
Form ID: 132

Page 3 of 3  
Total Noticed: 90

Date Rcvd: May 22, 2019

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

518258916	+E-mail/PDF: gecsed@recoverycorp.com May 23 2019 00:17:09	Synchrony Bank/TJX, Po Box 965015, Orlando, FL 32896-5015
518258917	+E-mail/PDF: gecsed@recoverycorp.com May 23 2019 00:17:33	Synchrony Bank/Walmart, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
518258918	+E-mail/PDF: gecsed@recoverycorp.com May 23 2019 00:17:08	Synchrony Bank/Walmart, Po Box 965024, Orlando, FL 32896-5024
		TOTAL: 57

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: May 24, 2019

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 22, 2019 at the address(es) listed below:

Albert Russo docs@russotrustee.com  
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov  
William H. Oliver, Jr. on behalf of Debtor Gary Stilwell, Sr. bkwoliver@aol.com,  
R59915@notify.bestcase.com  
William H. Oliver, Jr. on behalf of Joint Debtor Amy Stilwell bkwoliver@aol.com,  
R59915@notify.bestcase.com

TOTAL: 4